Case 16-03660 Doc 1 Fill in this information to identify your case:		Entered 02/07/16 13:25:00 age 1 of 65	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	LaTasha	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Madden Last name	Last name
licerise of passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX1004	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

LaTash Case 16-03660 Doc 1 Filed 02/19416 Entered @2407/166/163i25:00 Desc Main Debtor 1 Page 2 of 65 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names ✓ I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names 5. Where you live If Debtor 2 lives at a different address: 11664 S Wallace St Number Street Number Street Chicago Illinois 60628 State City Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived district to file for in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 11/10/2014 Case number MM / DD / YYYY District When Case number District \_\_\_\_\_ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

LaTash Case 16-03660 Doc 1 Filed 021/03/416 Entered 02/07/16/123:25:00 Desc Main Debtor 1 Page 4 of 65 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City Zip Code

State

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Name Middle Name DO

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		About	Debtor 2 (S	spouse Only in a Joint Case):
You must check one:		You mus	at check one:	
counseling agenc	ng from an approved credit y within the 180 days before I filed this on, and I received a certificate of	cou ban	nseling agenc	ng from an approved credit ry within the 180 days before I filed this on, and I received a certificate of
Attach a copy of the that you developed w	certificate and the payment plan, if any, with the agency.			e certificate and the payment plan, if any, with the agency.
counseling agenc	ng from an approved credit y within the 180 days before I filed this on, but I do not have a certificate of	cou ban	nseling agenc	ng from an approved credit ry within the 180 days before I filed this on, but I do not have a certificate of
-	r you file this bankruptcy petition, by of the certificate and payment	you	•	r you file this bankruptcy petition, by of the certificate and payment
an approved ager services during th	ed for credit counseling services from ncy, but was unable to obtain those ne 7 days after I made my request, and nces merit a 30-day temporary waiver nt.	an a serv exig	approved ager vices during th	ed for credit counseling services from ncy, but was unable to obtain those ne 7 days after I made my request, and nces merit a 30-day temporary waiver nt.
attach a separate sh obtain the briefing, v	temporary waiver of the requirement, neet explaining what efforts you made to why you were unable to obtain it before you and what exigent circumstances required	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.		
	dismissed if the court is dissatisfied with treceiving a briefing before you filed for	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
receive a briefing w certificate from the a	ed with your reasons, you must still ithin 30 days after you file. You must file a approved agency, along with a copy of the eveloped, if any. If you do not do so, your seed.	rece certi payr	eive a briefing w ificate from the a	ed with your reasons, you must still rithin 30 days after you file. You must file a approved agency, along with a copy of the eveloped, if any. If you do not do so, your seed.
Any extension of the and is limited to a m	e 30-day deadline is granted only for cause aximum of 15 days.	Any extension of the 30-day deadline is granted only for cau and is limited to a maximum of 15 days.		
I am not required counseling becau	to receive a briefing about credit use of:		n not required Inseling becau	to receive a briefing about credit use of:
☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty.	I am currently on active military duty in a		Active duty.	I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

counseling with the court.

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

counseling with the court.

LaTash Case 16-03660 Doc 1 Filed 02/107/16 Entered 02/107/16/143:25:00 Desc Main Debtor 1 Page 6 of 65 Document Document **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ LaTasha Madden Signature of Debtor 2 Signature of Debtor 1 Executed on 2/7/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brenda Likavec 27224-64			Date	2/7/2016	
Signature of Attorney for Debtor				MM / DD / YYYY	
Brenda Likavec 27224-64					
Printed name					
Semrad Law Firm					
Firm name					
Number	Street				
City		State		Zip Code	
Oity		Oldic		Zip Code	
Contact phone				Email address	
Bar number				State	

<u> Case 16-03660 Doc 1 Filed 02/07/16 Fntered 02/0</u>7/16 13:25:00 Desc Main Fill in this information to identify your case: Debtor 1 LaTasha Madden First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$801.23 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$801.23 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$8.902.97 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$8,902,97 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,766,54 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,466.00

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Page 9 of 65 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$0.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as

\$0.00

\$0.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Fill in this	information to identify your case		FIIEU UZ/U	Filleren ()	211/10	10.20.00 DC3	UMairi
Debtor 1	LaTasha			Madden			
	First Name	Middle N	Name	Last Name	_		
Debtor 2 (Spouse,	if filing) First Name	Middle N	Name	Last Name	-		
United Sta	ates Bankruptcy Court for the:	Northern	Dis	strict of Illinois (State)	-		
Case nun (If known)	nber				-		
Officia	al Form 106A/B				<u></u>		Check if this is an amended filing
Sche	dule A/B: Prope	rty					12/1
category v responsib write your Part 1:	tegory, separately list and des where you think it fits best. Be le for supplying correct infor name and case number (if kn Describe Each Residen u own or have any legal or equ	e as complete and mation. If more sp own). Answer eve ce, Building, L	accurate as poace is needed ry question. and, or Oth	ossible. If two married per I, attach a separate sheet ner Real Estate You C	ople are fili to this form	ng together, both are eq n. On the top of any add	ually
$\overline{\checkmark}$	No. Go to Part 2						
1.1	Yes. Where is the property?  Street address, if available, or	other description	Single-far	property? Check all that ap nily home	ply.	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
			Manufact	nium or cooperative ured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code	Land Investmen Timeshar Other	nt property e		Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
			Debtor 1	•	r	Check if this is co (see instructions) m, such as local	
If you	own or have more than one, list h	nere:					
1.2	Street address, if available, or	other description	Single-far	<b>property?</b> Check all that ap mily home r multi-unit building	ply.	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
	-		Manufact	nium or cooperative ured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code	Timeshar	nt property e		Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
	, 5	, 5530	Debtor 1	•	r	Check if this is co (see instructions)	mmunity property

First Name et address, if available, or other		Document Page 11 of 65		
ber Street State	Zip Code	nat is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare Other	the amount of any secur Creditors Who Have Cl Current value of the entire property?  Describe the nature of interest (such as fee s	imple, tenancy by
	wi 	no has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another		emmunity property
	pro n you own for all o	perty identification number: f your entries from Part 1, including any entries	for pages	
t someone else drives. If you le	ease a vehicle, also re	eport it on Schedule G: Executory Contracts and Unex		
Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secur Creditors Who Have Co Current value of the	claims or exemptions. Put red claims on Schedule D: laims Secured by Property.
Other information:		At least one of the debtors and another  Check if this is community property (see instructions)	entire property?	portion you own?
ווייייייייייייייייייייייייייייייייייי	he dollar value of the portion of attached for Part 1. Write the describe Your Vehicles on, lease, or have legal or equit someone else drives. If you leas, trucks, tractors, sport utility of Make Model:	State Zip Code  When I was a state of the portion you own for all or the attached for Part 1. Write that number here  Describe Your Vehicles  In, lease, or have legal or equitable interest in and the someone else drives. If you lease a vehicle, also reasons, trucks, tractors, sport utility vehicles, motorcycles and the someone else drives. If you lease a vehicle, also reasons, trucks, tractors, sport utility vehicles, motorcycles and the someone else drives. If you lease a vehicle, also reasons, trucks, tractors, sport utility vehicles, motorcycles and the someone else drives. If you lease a vehicle, also reasons are the someone else drives. If you lease a vehicle, also reasons are the someone else drives. If you lease a vehicle, also reasons are the someone else drives. If you lease a vehicle, also reasons are the someone else drives. If you lease a vehicle is the someone else drives is the someone else drives. If you lease a vehicle is the someone else drives is the someone else drives. If you lease a vehicle is the someone else drives is the someone els	State Zip Code    Timeshare Other   Timeshare   Timesh	State Zip Code    Investment property   Describe the nature of interest (such as fee's the entireties, or a life

	LaTash Case 16-03660 Doc 1 First Name Middle Name	Filed 02/07/16 Entered 02/07/16	6 (ilk 36 in 25: 00 Des	c Main
3.3	Make Model: Year:	DocumerNtene Page 12 of 65  Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured cl the amount of any secure Creditors Who Have Cla	
	Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		aims or exemptions. Put ad claims on Schedule D: aims Secured by Property.  Current value of the portion you own?
14/		At least one of the debtors and another  Check if this is community property (see instructions)  ther recreational vehicles, other vehicles, and access		<u> </u>
	ierciait, airciait, motor momes, Arvs and ot		OI 169	
Exa	mples: Boats, trailers, motors, personal watercra No Yes	aft, fishing vessels, snowmobiles, motorcycle accessories	5	
Exa	No Yes  Make Model: Year:	· · · · · · · · · · · · · · · · · · ·	Do not deduct secured cl	laims or exemptions. Put ed claims on <i>Schedule D:</i> nims Secured by Property.
Exa	No Yes  Make Model:	aft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.	Do not deduct secured cl	ed claims on <i>Schedule D:</i>
Exa ✓ 4.1	No Yes  Make  Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property.  Current value of the portion you own?

Doc 1 LaTash Case 16-03660 Debtor 1

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**Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ✓ Yes. Describe... miscellaneous household goods and furnishings \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games M No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... used clothing and apparel \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here .....

Debtor 1 LaTashCase 16-03660 Doc 1 Filed 02/03/16 Entered 02/07/16 (1/23/25:00 Desc Main First Name Document Page 14 of 65 **Describe Your Financial Assets** 

Do	you own or have a	ny legal or equitable inter	rest in any of the following	g?	portion you own?  Do not deduct secured claims or exemptions.
	✓ No	in your wallet, in your home, in a sa	ufe deposit box, and on hand when yo	ou file your petition  Cash:	
17.	and other similar inst		pertificates of deposit; shares in cred nts with the same institution, list eac		
	☑ No ☑ Yes		Institution name:		
		17.1. Checking account:	Direct Express Prepaid Debit Ca	rd	\$100.00
		17.2. Checking account:	Rush Card		\$1.23
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage f	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ed and unincorporated business	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Deb	tor 1	LaTashCase 16	<u>-03660</u>	Doc 1	Filed 02/10-76/16	<u>Entered</u>	0 Desc Main
		First Name		Middle Name	Documetht end	Page 15 of 65	
20.	Neg	otiable instruments in	clude persona	al checks, cas	gotiable and non-negoti hiers' checks, promissory n nsfer to someone by signing	otes, and money orders.	
	<b>✓</b>	No					
		Yes. Give specific information about them	Issuer name	:			
04	D-4:						<del></del>
۷۱.	Exar	irement or pension mples: Interests in IRA No		eogh, 401(k), 4	.03(b), thrift savings accour	nts, or other pension or profit-sharing plans	
	П	Yes. List each	Type of acco	ount:	Institution name:		
		account separately.	401(k) or sin	nilar plan:			
			Pension plan	n:			
			IRA:				
			Retirement a	account:			
			Keogh:				
			Additional ad	ccount:			
			Additional ad	count:			
22.	Your Exar		eposits you ha	ave made so th	nat you may continue service public utilities (electric, gas	e or use from a company , water), telecommunications	
	✓	No					
		Yes			Institution name:		
			Electric:		-		
			Gas:				
			Heating oil:		-		
				osit on rental u	unit:		
			Prepaid rent	:			
			Telephone:				
			Water:				
			Rented furni	ture:			
			Other:				
23.			a periodic pay	yment of mone	ey to you, either for life or for	r a number of years)	
			Issuer name	and description	on:		
	Ш	Yes		Goodpie	-		

Debt	or 1	LaTash First Name	ase 1	6-03660	Doc 1		02//03//16	Entered 02/0 Page 16 of 65	7/16/123i25: <u>00</u>	Desc Main
24.				tion IRA, in and, 529A(b), and		a qualified	d ABLE progra	m, or under a qualifie	d state tuition program	
		No Yes	Institutio	on name and de	escription. Sep	arately file	the records of a	ny interests.11 U.S.C. §	521(c):	
25.	Tru	ısts, equit	able or f	uture interest	s in property	(other tha	an anything lis	ted in line 1), and righ	ats or powers	
		ercisable fo						, -		
		Yes. Desc	cribe							
26.							intellectual pro yalties and licens	operty sing agreements		
	<b>✓</b>	No Yes. Desc	cribe							
27.				and other ge mits, exclusive			ssociation holdin	gs, liquor licenses, prof	essional licenses	
	V	No Yes. Desc	orib o							
Mor				ed to you?	•					Current value of the
IVIOI	iey	or propi	erty Ow	rea to you?						portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds o	wed to y	ou						
	<b>✓</b>								Fodoral:	
	Ш	Yes. Give : abou		nformation Icluding whethe	er				Federal:	
		-	-	ed the returns ars					State: Local:	
29.		nily suppo mples: Past		ımp sum alimoı	ny, spousal su	oport, child	support, mainte	nance, divorce settleme		
	<b>✓</b>	No							AF	
		Yes. Give	specific ir	nformation					Alimony:	
									Maintenance:	
									Support:  Divorce settlemen	<u> </u>
									Property settlemen	
		<i>mples:</i> Unp	aid wage	one owes you es, disability insi ity benefits; unp				pay, vacation pay, worke	ers' compensation,	
	<b>✓</b>	No			- 77-					
		Yes. Desc	ribe							

Debt	tor 1	LaTash Case 16 First Name	6-03660	Doc 1 Middle Name	Filed 02/03/16 Document	Entered @2407/ki Page 17 of 65	166/143v25: <u>00 D</u>	esc Main
31.		rests in insurance   mples: Health, disabi		rance; health		edit, homeowner's, or rente	r's insurance	
		No Yes. Name the insura of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar	mples: Accidents, em			I have filed a lawsuit or mace claims, or rights to sue	ade a demand for payme	nt	
34.	Othe to se	Yes. Describe  er contingent and of the off claims  No  Yes. Describe	unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
35.	Any	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-			es for pages you have att		\$101.23
Part	5:	Describe Any B	usiness-R	elated Pro	perty You Own or Ha	ave an Interest In. Li	st any real estate i	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.		ce equipment, furn nples: Business-rela			odems, printers, copiers, fa	x machines, rugs, telephone	es, desks, chairs, electron	ic devices
		No Yes. Describe						-

Deb	tor1 LaTash <b>6 ASE I</b> (	<u>-03660 Doc 1 Filed 0</u>	<u>ZMaddelo Entered</u> Ozskoluhbe	odialkooswalds. <u>UU De</u>	<u>sc main</u>
40.	First Name  Machinery, fixtures, eq.	Middle Name DOCU ipment, supplies you use in busines	methtme Page 18 of 65		
	✓ No	.рэ, эмрриоз учи нээ жисинээ	., aa 10010 0. youau		
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnershi	s or joint ventures			
	✓ No			0, ,	
	Yes. Give specific	Name of entity	-	% of ownership:	
	information about them				· -
	uiciii				<u> </u>
					<u> </u>
43. (	Customer lists, mailing	sts, or other compilations			
	<b>✓</b> No				
	Yes. Do your lists inc	ude personally identifiable information (a	as defined in 11 U.S.C. § 101(41A))?		
	☐ No				
	Yes. Descr	e			
44.	Any business-related p	operty you did not already list			
	No	operty you and moral outly not			
	Yes. Give specific				<del>-</del>
	information				_
					_
5. A	dd the dollar value of al	of your entries from Part 5, including	any entries for pages you have attache	ed	
or P	art 5. Write that number	nere		<b>&gt;</b>	
Part		arm- and Commercial Fishing- nterest in farmland, list it in Part 1.	Related Property You Own or Ha	ave an Interest In.	
46.	Do you own or have a	y legal or equitable interest in any fa	m- or commercial fishing-related prope	rty?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured
					claims or exemptions
47.	Farm animals				Or Oxomptions
	Examples: Livestock, pou	try, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				

Deb	tor 1	LaTash Case 16 First Name	5-03660	Doc 1	Filed 02/07/41 Documethtm	6 Entered 02 Page 19 of 0	407/116/112:25: <u>00</u> 55	Desc	Main
48.	Cro	ps-either growing	or harvested		Document	rage 15 or	30		
	<b>✓</b>	No							
		Yes. Describe							-
49.	Farı	ا n and fishing equip	oment, imple	ments, mach	inery, fixtures, and to	ols of trade			
	<b>✓</b>	No							
		Yes. Describe							
50.	Farı	n and fishing supp	lies, chemica	als, and feed					
	<b>✓</b>	No							
		Yes. Describe						_	
51.		farm- and commer mples: Livestock, pou			ty you did not alread	y list			
	<b>✓</b>	No							
		Yes. Describe							
						es for pages you hav		-	
Part						That You Did Not	List Above		
53.		ou have other prop mples: Season tickets			ot aiready list?				
	<b>✓</b>	No							
		Yes. Give specific							
		information							
								Γ	
54. A	dd th	e dollar value of all	of your entr	ies from Part	7. Write that number	here		•	
			•					L	
Part	8:	List the Totals of	of Each Pa	rt of this F	orm				
55. <b>F</b>	Part 1	: Total real estate, I	ine 2				<b>&gt;</b>		
FC	0	tatal valialas lina	_						
		total vehicles, line Total personal and		items, line 15	ф <b>7</b> 00				
		Total financial ass		,	<del>φ100.</del>				
		: Total business-re		ty line 15	\$101.	23			
		: Total farm- and fi	_						
		: Total other prope							
62. 1	otal	personal property.	Add lines 56 t	nrough 61	\$801.	23	Copy personal property to	tal ▶	+ \$801.23
									<b>#</b> 004.00
63. <b>T</b>	otal o	of all property on S	chedule A/B.	Add line 55 +	line 62				\$801.23

Filli	n this inform	Case 16-03660 ation to identify your case:	Doc 1	Filed 02	/07/16 En	tered 02/0	7/16 13:25:00	Desc Main
	otor 1	LaTasha			Madden			
Deb	otor 2	First Name	Mid	ddle Name	Last Name			
		First Name	Mic	ddle Name	Last Name			
Unit	ed States Ba	ankruptcy Court for the:	Northern		District of Illinois			
	e number nown)				(State)			
Of	ficial F	orm 106C					l	Check if this is a amended filing
Sc	hedul	e C: The Prop	erty Y	ou Claim	as Exem	ıpt		12/1
or s to exer ece exer exer	each iten o state a s mpted up eive certa mption of perty is d  Itel Which set You ar	pecific dollar amou to the amount of a in benefits, and tax	aim as exempt of a sexempt of the training of the training? Colors of the training of training of the training of training	tempt, you mumpt. Alternative able statutory retirement funder a law that ount, your exempt theck one only, events exemptions. 11 C. § 522(b)(2)	est specify the vely, you may be limit. Some of limits the exemption would be not specifically as the second secon	e amount of to claim the further than the further than the comption to a document of the comption to a document of the filling with you.	Ill fair market valu  -such as those fo dollar amount. Ho a particular dollar to the applicable	a claim. One way of doing so e of the property being r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
		ription of the property a lle A/B that lists this pro		ırrent value of e portion you		e exemption you	•	cific laws that allow exemption
				npy the value from thedule A/B	Check only one	e box for each exe	emption.	
	Brief	Direct Express Prep	oaid	\$100.00			_	735 ILCS 5/12-1001(b)
	description Line from Schedule A			******	100% of fai	\$100.00 ir market value, up statutory limit	p to any	
	Brief			04.00		statutory minit		735 ILCS 5/12-1001(b)
	description Line from Schedule A			\$1.23		\$1.23 ir market value, u statutory limit	p to any	
3.	(Subject to	aiming a homestead exe adjustment on 4/01/16 and id you acquire the property	every 3 yea	rs after that for case	<b>5?</b> es filed on or after t	the date of adjust	,	

No Yes

Debtor 1 LaTash Case 16-03660 Doc 1 Filed 02/07/16 Entered 02/07/16 1/23/25:00 Desc Main

Document the Document Page 21 of 65 Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) miscellaneous \$400.00 **✓** Brief household goods and \$400.00 furnishings description: 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief used clothing and \$300.00  $\checkmark$ description: apparel \$300.00 Line from 100% of fair market value, up to any

applicable statutory limit

Schedule A/B:

11

Fill in this inform	Case 16-03660 ation to identify your case:		Filed 02/07/16	Entered 02/07/	/16 13:25:00	Desc Main	
Debtor 1	LaTasha First Name	Middle N	Madde Name Last N				
Debtor 2 (Spouse, if filing	First Name	Middle N	Name Last N	ame			
United States Ba	ankruptcy Court for the:	Northern	District of IIII	inois State)			
Case number (If known)							
-	orm 106D	3.47				am	eck if this is ar ended filing
Schedu	le D: Credite	ors Who	Have Clain	ns Secured	by Prope	rty	12/1
correct infor	ete and accurate as mation. If more spa top of any addition	ce is needed,	copy the Addition	al Page, fill it out, ı	number the entri	·	
No. Cl	editors have claims secuneck this box and submit the ill in all of the information b	nis form to the cour	•	s. You have nothing else t	to report on this form.		
Part 1: List	All Secured Claims						
claim. If mo	ured claims. If a creditor hre than one creditor has a t the claims in alphabetica	particular claim, lis	st the other creditors in Pa	art 2. As much as	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Fill in	this informa	Case 16-03660		02/07/16	Entered 02	07/16 13:25:00	Desc	Main	
Debte	or 1	LaTasha First Name	Middle Name	Madde Last Na					
Debte (Spot		First Name	Middle Name	Last Na	ame				
		nkruptcy Court for the:	Northern	District of Illi (S	inois State)				
(If kno	,	400F/F					☐ Chec	rk if this is an	amended filing
		orm 106E/F <b>le E/F: C</b> re	ditors Who	Have U	nsecure	d Claims		SK II 11113 13 1411	12/15
party t 106A/l are lis the bo	to any exect B) and on Steed in Scheon the	cutory contracts or une Schedule G: Executory edule D: Creditors Wh e left. Attach the Contil	ole. Use Part 1 for creditor expired leases that could r r Contracts and Unexpired to Hold Claims Secured by nuation Page to this page. Y Unsecured Claims	esult in a claim. If Leases (Official If Property. If mo. If On the top of a	Also list executor al Form 106G). Do ore space is neede	y contracts on <i>Schedul</i> not include any creditor d, copy the Part you ne	e A/B: Prop rs with parti ed, fill it out	erty (Officia ally secured t, number th	Il Form I claims that e entries in
1.		ditors have priority un to Part 2.	secured claims against yo	ou?					
	identify what possible, list Part 1. If mo	t type of claim it is. If a cl t the claims in alphabetion ore than one creditor hol	I claims. If a creditor has mo aim has both priority and nor cal order according to the cre ds a particular claim, list the claim, see the instructions for	npriority amounts, editor's name. If ye other creditors in	list that claim here a ou have more than Part 3.	and show both priority and	Inonpriority a	amounts. As i	much as
							Total claim	Priority amount	Nonpriority amount

Filed 021/03/16 Entered 02/07/116/143/25:00 Desc Main Doc 1 LaTash Case 16-03660 Debtor 1 Documernt Page 24 of 65 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules.  $\overline{\phantom{a}}$ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Cavalry Investments, LLC \$1,440.35 Last 4 digits of account number \_ Nonpriority Creditor's Name 500 Summit Lake Dr Ste 400 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Valhalla New York 10595 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 City of Chicago Department of Revenue \$2,375.51 Last 4 digits of account number Nonpriority Creditor's Name 121 North LaSalle Street When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 City of Chicago Parking \$1,473.59 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaŚalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60602 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

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ı aıı	artz. Tour NONF (TONT) - Onsecured Claims - Continuation Fage							
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim					
4.4	CREDIT MANAGEMENT LP	Last 4 digits of account number 6137	\$259.00					
	Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY	When was the debt incurred? 8/1/2013						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	CARROLLTON Texas 75007	<u> </u>						
	City State Zip Code Who incurred the debt? Check one.	Unliquidated						
	Debtor 1 only	Disputed						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	✓ Other. Specify						
	▼ No							
	Yes							
4.5	DirecTV	Lock & divite of account number	\$201.00					
	Nonpriority Creditor's Name P.O. Box 6550	— Last 4 digits of account number	<del></del>					
	Number Street	When was the debt incurred?n/a						
		As of the date you file, the claim is: Check all that apply.						
	Greenwood Village Colorado 80155	Contingent						
	City State Zip Code	Unliquidated						
	Who incurred the debt? Check one.  Debtor 1 only	Disputed						
		Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that						
	At least one of the debtors and another	you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	✓ Other. Specify						
	✓ No							
	Yes							
4.6	Exeter Finance Corp Nonpriority Creditor's Name	Last 4 digits of account number	\$1,411.52					
	P.O. Box 166008	When was the debt incurred?n/a						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	IrvingTexas75016CityStateZip Code	Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	✓ Other. Specify						
	✓ No							
	Yes							

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· uit	Fait 2. Tour NONF KIOKITT Offise Grains - Continuation Fage							
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim					
4.7	FED LOAN SERV	Last 4 digits of account number 0004	\$1,500.00					
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 12/1/2014						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Harrisburg Pennsylvania 17106							
	City State Zip Code  Who incurred the debt? Check one.	Unliquidated						
	Debtor 1 only	Disputed						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	✓ Other. Specify						
	✓ No	_						
	Yes							
4.8	NORTH AMERCN	Last 4 digits of account number 5449	\$153.00					
	Nonpriority Creditor's Name POB 182221	When was the debt incurred? 2/1/2012						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	CHATTANOOGA Tennessee 37422	Contingent						
	City State Zip Code	Unliquidated						
	Who incurred the debt? Check one.  Debtor 1 only	Disputed						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	Other. Specify						
	✓ No	_						
	Yes							
4.9	PEOPLES ENGY	Last 4 digits of account number 7464	\$89.00					
	Nonpriority Creditor's Name 200 EAST RANDOLPH	When was the debt incurred? 12/1/2015						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	CHICAGO Illinois 60601	Contingent						
	City State Zip Code	Unliquidated						
	Who incurred the debt? Check one.  Debtor 1 only	Disputed						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	✓ Other. Specify						
	✓ No							
	Yes							

Debtor 1 LaTashCase 16-03660 Doc 1 First Name Middle Name

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6. Total the a	ne Amounts for Each Type of Unsecured Claim  mounts of certain types of unsecured claims. This information is for each type of unsecured claim.	or statistical reporting purposes only. 28 U.S.C. §159.
		Total claims
Total claims from Part 1	6a. Domestic support obligations.	<b>6a.</b> \$0.00
IIOIII FAIT I	6b. Taxes and certain other debts you owe the	<b>6b.</b> \$0.00
	6c. Claims for death or personal injury while you were intoxicated	ed 6c. \$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	<b>6d.</b> \$0.00
	6e. Total. Add lines 6a through 6d.	<b>6e.</b> \$0.00
		Total claims
Total claims	6f. Student loans	6f. \$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	ee 6g. \$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	<b>6h.</b> \$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	at 6i. \$8,902.97
	6j. Total. Add lines 6f through 6i.	<b>6j.</b> \$8,902.97

		Case 16-0366	0 Doc 1 F	ilad 02/07/16	<u>Entered 02/0</u> 7/16 1	12.25.00	Desc Main
Fill in	this informa	ation to identify your cas			Elliefeli (12/07/16)	13.25.00	Desc Main
Debto	or 1	LaTasha		Madder	,		
20010		First Name	Middle Na				
Debto							
(Spou	se, if filing)	First Name	Middle Na	ime Last Na	me		
United	d States Ba	ankruptcy Court for the:	Northern	District of Illin	ois		
Cooo	number			(St	ate)		
(If kno							
Offi	icial F	Form 106G					Check if this is a amended filing
Sch	nedul	e G: Execut	ory Contra	ects and Une	expired Leases	<b>;</b>	12/1
space case n	is needed umber (if o you ha	, copy the additional p known). Ive any executory	contracts or une	er the entries, and atta expired leases?		p of any addition	g correct information. If more nal pages, write your name and
	-		,	,			
_ ✓	-				n Schedule A/B: Property (Offi		
					lease. Then state what each et for more examples of execute		
	Person	or company with who	m you have the cont	ract or lease	State wh	at the contract o	or lease is for
2.1	CFM Vent	tures, LLC			Residentia	,	
	Name				Debtor is I	Lessee, I yearly lease	
	1401 N W	ieland St			roolaornia	yourly loads	
	Number	Street					
	Chicago		linois	60610			
	City	S	tate	Zip Code			

		Case 16-03660	n Doc 1 Filed (	02/07/16 Entored	02/07/16 13:25:00	Desc Main
Fill	in this informa	ation to identify your case		JZ/M/10 I METED	1710 13.23.00	Desc Main
De	btor 1	LaTasha	24:111.21	Madden		
De	ebtor 2	First Name	Middle Name	Last Name		
_	oouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	Northern	District of Illinois		
Ca	se number			(State)		
``	fficial F	orm 106H				Check if this is a amended filing
		H: Your Co	odebtors			12/1
eve	ry question.			t list either spouse as a codebt		ase number (if known). Answer
2.	Louisiana, N.  No. Go  Yes. Di	evada, New Mexico, Pue o to line 3. d your spouse, former sp o	ived in a community proper erto Rico, Texas, Washington, pouse, or legal equivalent live values tate or territory did you live?	and Wisconsin.) with you at the time?	nunity property states and territor	ies include Arizona, California, Idaho,
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codebt	or only if that person i	s a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> blumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in th	is information to identify	your case:	107110		7/16 13:	:25:00	Desc Ma	.in	
Dobte : 4	LoTopha	Docar	•	C 30 01	<del>- 0</del> 5				
Debtor 1	<u>LaTasha</u> First Name	Middle Name	Madden Last Name		-				
Debtor 2	riistivanic	Middle Name	Lastivanic			Check if this	is:		
	filing) First Name	Middle Name	Last Name		-	An amer	nded filing		
						A supple	ement showing	post-r	etition chapte
Jnited Sta Case numl	tes Bankruptcy Court for the:	Northern	District of Illinois (State)		-		s as of the follo		
f known)						MM / DI	D/YYYY		
)fficia	al Form 1061								
Sched	dule I: Your Inc	ome							12
ages, w	rite your name and ca	e. If more space is neede se number (if known). A nt			heet to this fo	orm. On th	he top of ar	ıy ad	dditional
1.	Fill in your employment information.		Debtor 1			Debtor 2			
		Employment status	✓ Employed			Employ	ved		
	If you have more than one job,		Not Employed			☐ Not Em			
	attach a separate page with		T Not Employed			L NOC LII	ipioyed		
	formation about additional Occupation		truck loader						
	employers.	Employer's name	Schneider Logisti	CS					
	Include part time, seasonal,	Employer's address	300 Dollar Tree Ln						
	or	Employer's address	300 Dollar Tree L Number Street	<u>n</u>		Number Stre	et		
	self-employed work.					Number Sueet			
	Occupation may include								
	student		-						
	or homemaker, if it applies.		Joliet	Illinois	60436				
			City	State	Zip Code	City	Stat	e	Zip Code
		How long employed there?	1 month						
Estimate are separ If you or y a separat	ated.  Your non-filing spouse have mo e sheet to this form.	Monthly Income  date you file this form. If you have the complete that one employer, combine the complete that yet and commissions (before all	ne information for all	employers			ow. If you need		-
	uctions.) If not paid monthly, cal mate and list monthly overt	lculate what the monthly wage wo	ould be. 3.		+ \$0.00				
	•	• •	i		\$2,522.00			1	
4. Cald	culate gross income. Add line	C ∠ Ŧ III IC J.	4.		φ <b>∠</b> ,3 <b>∠</b> 2.00	1		Ì	

Entered @2407/466 12:25:00 Desc Main Debtor 1 LaTashaCase 16-03660 Documentame Page 31 of 65 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$2,522.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$305.46 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. 5g. Union dues \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$305.46 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,216.54 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. 8c. 8d. Unemployment compensation \$0.00 8d. 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs 8f. \$550.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$550.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,766.54 \$2,766.54 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,766.54 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? res. Explain:

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Doc 1

Fill in this inform	nation to identify your		2/07/16	10 13.25.00	Desc Main	
Debtor 1	LaTasha		Madden			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	) First Name	Middle Name	Last Name	Check if this is:		
			Lastivanie	An amended filin		
United States Ba	ankruptcy Court for the	e: Northern	District of Illinois (State)		lowing post-petition cha ne following date:	pter 13
Case number			(Giaio)	. ,	3	
(If known)				MM / DD / YYY	<del>/</del>	
Official F	orm 106J					
						40/41
	e J: Your E	-				12/1
nformation. If n	•		filing together, both are equally res form. On the top of any additional pa		-	
Part 1: Desc	ribe Your House	ehold				
1. Is this a join	t case?					
✓ No. Go	to line 2					
Yes. Do	es Debtor 2 live in a	a separate household?				
	<b>1</b> No					
	-					
L		•	ses for Separate Household of Debtor 2			
2. Do you have		No				
Do not list De Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent   with you?	live
Doblor 2.		Caori doporidori	Child	20 years	No.	
			-		Yes.	
			Child	17 years	No.	
					✓ Yes.	
			Child	15 years	No.	
					✓ Yes.	
<ol><li>Do your exp expenses of</li></ol>	enses include people other	No				
than	· · · · ·	Yes				
yourself and dependents						
<u> </u>						
Part 2: Estin	nate Your Ongoi	ng Monthly Expenses				
			you are using this form as a supplen			
applicable date		nkrupicy is illed. Il tills is a sup	plemental Schedule J, check the bo	x at the top of the for	m and mi in the	
Include expens	ses paid for with no	n-cash government assistance	if you know the value of			
-	•	d it on Schedule I: Your Income	•		Your ex	penses
	or home ownership the ground or lot. 4.	expenses for your residence. Inc	clude first mortgage payments and		4.	\$12.00
If not inclu	ided in line 4:					
4a. Real es	tate taxes				4a	\$0.00
4b. Property	y, homeowner's, or re	nter's insurance			4b	\$0.00
4c. Home m	naintenance, repair, ar	nd upkeep expenses			4c	\$0.00
4d. Homeo	wner's association or	condominium dues			4d.	\$0.00

Debtor 1 LaTash Case 16-03660 Doc 1 Filed 02/04/16 Entered 02/07/16 /163/25:00 Desc Main

Document Page 33 of 65 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$400.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$350.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$650.00 7. 8. Childcare and children's education costs \$100.00 8. 9. Clothing, laundry, and dry cleaning \$250.00 9. 10. Personal care products and services \$150.00 10. 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$378.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$76.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \_ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1 La	Tash€ase 16-03660	Doc 1	Filed 02/10-76/16	<u>Entered_</u> 02/07/116/	1⊌3₩25: <u>00 Des</u>	<u>c Main</u>
Fir	st Name	Middle Name	Documetht ende	Page 34 of 65		
21. <b>Other.</b> Sp	pecify:			· ·	21	\$0.00
22. Calculate	e your monthly expenses.					\$2,466.00
22a. Add	lines 4 through 21.					\$0.00
22b. Copy	y line 22 (monthly expenses for	r Debtor 2), if an	y, from Official Form 106J	2		\$2,466.00
22c. Add	line 22a and 22b. The result is	your monthly ex	penses.		22.	
23. Calculate	your monthly net income.					
23a. Copy	y line 12 (your combined month	nly income) from	Schedule I.		23a	\$2,766.54
23b. Copy	y your monthly expenses from li	ne 22 above.			23b	\$2,466.00
23c. Subt	ract your monthly expenses from	m your monthly	income.			\$300.54
The	result is your monthly net inco	me.			23c	<u> </u>
24. <b>Do you e</b>	expect an increase or decrea	ase in your exp	enses within the year aft	er you file this form?		
	mple, do you expect to finish pa e payment to increase or decr	, , ,				
✓ No						
Yes						
-	Explain here:					

	Case 16-03660	Doo 1 Filad 00	0/07/16 Ento	red 02/07/16 13:25:00	Doco Main
Fill in this info	rmation to identify your case		707718 Fille	PH 112/07/10 13.25.00	Desc Main
Debtor 1	LaTasha		Madden		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Coco numbor			(State)		
Case number (If known)	-				
Official	Form 106De	<u>c</u>			Check if this is a amended filing
Declara	ation About ar	n Individual Del	otor's Sche	dules	12/1
If two married	people are filing togethe	r, both are equally responsib	le for supplying corr	ect information.	
Part 1: Sig Did you  No	ın Below	one who is NOT an attorney	to help you fill out ba	nkruptcy forms?	
Yes.	Name of person		_ Attach Bankrup Signature (Offic	tcy Petition Preparer's Notice, Declar ial Form 119).	ration, and
	enalty of perjury, I declare , are true and correct.	that I have read the summar	y and schedules filed	l with this declaration and	
✗ _/s/ LaTa	sha Madden		*		
Signature	e of Debtor 1		Sign	ature of Debtor 2	
Date <u>2/7</u>	<mark>//2016</mark> M/DD/YYYY		Date	MM/DD/YYYY	

Fill in t	Case	16-03660		Filed 02/07/16	Entered 02/	07/16 13:25:00	Desc Main
Debtor				Madd	en		
Debtor	First Na	me	Middle	Name Last N	lame		
	e, if filing) First Na	me	Middle	Name Last N	lame		
United	States Bankruptcy	Court for the:	Northern	District of II			
Case r				(:	State)		
(If know	·	107				_	Check if this is a amended filing
	cial Form		-  Aff-:"-	. for loading alo	ala Filina	far Dankrunt	_
						for Bankrupt	•
							ring correct information. If more er (if known). Answer every question
Part 1:	Give Details	About Your	Marital Statu	s and Where You Li	ved Before		
1.	What is your curi	ent marital sta	tus?				
	Married	om maritar ota					
	✓ Not married						
2.	During the last 3 y	/ears, have you	lived anywhere	other than where you liv	re now?		
	No						
	Yes. List all of	the places you liv	ed in the last 3 ye	ars. Do not include where	you live now.		
	Debtor 1:			Dates Debtor 1 lived	Debtor 2:		Dates Debtor 2 lived
				there			there
					Same as D	ebtor 1	Same as Debtor 1
	7318 S. Harva			From 1/1/2013			From
	Number Stree	<b>≱t</b>		To 6/1/2015	Number Stree	t	To
	Chicago	Illinois	60621				
	City	State	Zip Code	_	City	State Zip C	ode
					Same as D	ebtor 1	Same as Debtor 1
				From	Number Stree		From
	Number Stre			То			То
	Number Stree						
	Number Stree						

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		Document	rage 31 01 03	
Part 2:	Explain the Sources of Your Income			

ill in the total amount of income you received ctivities. If you are filing a joint case and you have the control of the case and you have the control of the case and you have	nave income that you receive tog	etner, list it only once under	Debiol 1.	
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions ar exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$332.03	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips  ☐ Operating a business	\$21142.60	Wages, commissions, bonuses, tips Operating a business	
For the color don year hefers that	<b>✓</b> Wages, commissions,	\$21000.00	Wages, commissions,	
dude income regardless of whether that income inefit payments; pensions; rental income; into dyou have income that you received together.	me is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; an	d gambling and lottery winnings.	
d you receive any other income during the dude income regardless of whether that income fit payments; pensions; rental income; into d you have income that you received together	Operating a business  is year or the two previous ca me is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; an	Operating a business support; Social Security, unemplo d gambling and lottery winnings.	
d you receive any other income during the clude income regardless of whether that income fit payments; pensions; rental income; interest d you have income that you received together at each source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of the source and the gross income from each of	Operating a business  is year or the two previous ca me is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; an	Operating a business support; Social Security, unemplo d gambling and lottery winnings.	
d you receive any other income during the dude income regardless of whether that income fit payments; pensions; rental income; interest you have income that you received together the each source and the gross income from each No	Operating a business  als year or the two previous came is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; an	Operating a business support; Social Security, unemplo d gambling and lottery winnings.	If you are filing a joint of the following of the following and the following and the following area from each source.
d you receive any other income during the lude income regardless of whether that income fit payments; pensions; rental income; interest you have income that you received together the each source and the gross income from each No	Operating a business  ais year or the two previous came is taxable. Examples of other erest; dividends; money collected, r, list it only once under Debtor 1.  ach source separately. Do not ince  Debtor 1  Sources of income	r income are alimony; child so the from lawsuits; royalties; and shude income that you listed  Gross income from each source (before deductions and	Operating a business  Support; Social Security, unemplo d gambling and lottery winnings.  in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions as
d you receive any other income during the lude income regardless of whether that income fit payments; pensions; rental income; interest you have income that you received together the each source and the gross income from each of you. Fill in the details.  From January 1 of current year until	Operating a business  is year or the two previous came is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.  ach source separately. Do not ince  Debtor 1  Sources of income  Describe below.	Gross income from each source (before deductions and exclusions)	Operating a business  Support; Social Security, unemplo d gambling and lottery winnings.  in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions as

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First Name Doc 1

Pa	rt 3: List	Certain Pa	yments Yo	ou Made Before	You Filed for Ban	kruptcy						
6.	Are either	Debtor 1's o	r Debtor 2's	debts primarily con	sumer debts?							
				or 2 has primarily o sehold purpose."	consumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	d by an individual primarily				
	С	uring the 90 c	days before yo	ou filed for bankruptcy	, did you pay any credito	a total of \$6,225* or more?						
	[	No. Go to	line 7.									
	Ι	tota	l amount you	paid that creditor. Do	not include payments fo	nore in one or more paymen r domestic support obligatior attorney for this bankruptcy c	s, such as					
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.											
	✓ Yes. [	ebtor 1 or D	ebtor 2 or bo	oth have primarily o	consumer debts.							
		uring the 90 o	days before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?						
	Ţ.	No. Go to	line 7.									
	Ī	Yes. List that	below each cr creditor. Do r	ot include payments		re and the total amount you p ligations, such as child supp nkruptcy case.						
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for				
	Numl City	tor's Name per Street	State	Zip Code				Mortgage Car Credit card Loan repayment Suppliers or vendors				
								Other				
	Cred	tor's Name						Mortgage Car				
	Numl	per Street						Credit card				
								Loan repayment				
	City		State	Zip Code				Suppliers or vendors				
	Oity		Giaic	Zip Gode				Other				
	Cred	tor's Name						Mortgage Car				
	Numl	er Street						Credit card				
								Loan repayment				
	City		State	Zip Code				Suppliers or vendors				
	,			•				Other				

Filed 02/107/16 Entered 02/107/16/143/25:00 Desc Main LaTash Case 16-03660 Doc 1 Debtor 1 Document Page 39 of 65 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 LaTash Case 16-03660 First Name Filed 02/107/16 Entered 02/107/16/163:25:00 Desc Main Doc 1

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

	such matters, includ	filed for bankruptcy, wo						tody modifications,	and contract
✓ N	lo es. Fill in the details.								
			Nature o	of the case	Court or ag	ency		Status of the ca	se
	Case title							Pending	
	-				Court Name			On appeal	
	Case number				Number Stre	eet		Concluded	
					City	State	Zip Code	-	
	Case title						•	Pending	
					Court Name			On appeal	
	Case number							Concluded	
					Number Stre	eet			
					City	State	Zip Code	<del>-</del>	
	Yes. Fill in the inform  Creditor's Name  Number Street  City	ation below.  State Zip Co	ode	Explain what happed Property was reproperty was at	ened possessed. reclosed.	r levied	Date	Value of t property	he
				Describe the prope		l levieu.	Date	Value of t	ho
				Describe the prope	ri ty		Date	property	ile
	Creditor's Name								
	Number Street			Explain what happe	ened				
	INUTIDEI STEET			Droportos	20000004				
	City	State 7:- 0-		Property was re					
	City	State Zip Co	oue	Property was for					
					ached, seized, o	r levied.			
					,,				

Deb	otor 1		<u>d 02/07/16 Entered</u> 02/07/16 /1ፊ፡25: ocument Page 41 of 65	00 Desc	<u>Main</u>
11.		hin 90 days before you filed for bankruptcy, did any ounts or refuse to make a payment because you owe No	creditor, including a bank or financial institution, set of ed a debt?	f any amounts fr	rom your
		Yes. Fill in the details.			
	_		Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
		City State Zip Code	Last 4 digits of account number: XXXX-		
12.		nin 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	of your property in the possession of an assignee for the	e benefit of credi	itors, a court-appointed
	<b>V</b>	No Yes			
Part	t 5:	List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for hankruntey did you	give any gifts with a total value of more than \$600 per p	person?	
13.	***		give any girls with a total value of more than \$000 per p	Jerson:	
	✓	No			
		Yes. Fill in the details for each gift.			
		· · · · · · · · · · · · · · · · · · ·			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
			Describe the gifts	•	Value
			Describe the gifts	•	Value
		Person to Whom You Gave the Gift	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street  City State Zip Code	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street  City State Zip Code	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift	Describe the gifts	•	Value
		Person to Whom You Gave the Gift  Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift  Number Street	Describe the gifts	•	Value

		First Name Mil	adie Name Do	ocument Page 42 of 65		
14.	With	nin 2 years before you filed for bar		give any gifts or contributions with a total value of more	e than \$600 to an	y charity?
	<b>✓</b>	No Yes. Fill in the details for each gift or	r contribution.			
	_	Gifts with a total value of more the per person		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name				
		Number Street				
		City State	Zip Code			
Part	<b>6</b> : [	_ist Certain Losses	2.p 0000			
15.		in 1 year before you filed for bank bling?	cruptcy or since yo	ou filed for bankruptcy, did you lose anything because o	of theft, fire, othe	r disaster, or
		No Yes. Fill in the details.				
		Describe the property you lost are how the loss occurred	nd	Describe any insurance coverage for the loss  Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
				insurance daims on line 33 of <i>Schedule A/B. Property.</i>		
Part		_ ∟ist Certain Payments or Tra	amafara			
16.	seek	ing bankruptcy or preparing a bar	nkruptcy petition?	anyone else acting on your behalf pay or transfer any potentials to counseling agencies for services required in your bankrupto		ne you consulted about
		No Yes. Fill in the details.				
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Semrad Law Firm	2/1/2016	\$400.00
		Person Who Was Paid 20 South Clark Street 28th Floor		- 400.00		
		Number Street				
		Chicago Illinois	60606			
		City State  Email or website address	Zip Code			
		Person Who Made the Payment, if N	lot You			
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
		Email or website address				
		Person Who Made the Payment, if N	lot You			

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	First Name	Middle Name	_Docum <del>'ë</del> n't™ Page ⁄	43 of 65		
you	thin 1 year before you filed for ba I deal with your creditors or to ma not include any payment or transfer t	ake payments t	o your creditors?	r behalf pay or transfer any	y property to anyo	ne who promised to he
<b>✓</b>	No Yes. Fill in the details.					
			Description and value of	any property transferred	Date payment or transfer was made	Amount of payment
	Person Who Was Paid				-	
	Number Street					
	City State	Zip Code				
	ude both outright transfers and trans isfers that you have already listed on No Yes. Fill in the details.					
			Description and value of property transferred		y property or paym debts paid in exch	
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	thin 10 years before you filed for ese are often called asset-protection		I you transfer any property to a s	self-settled trust or similar	device of which yo	ou are a beneficiary?
<u> </u>	No Yes. Fill in the details.	racvioco.				
	res. I ii iii tilo details.		Description and value of	the property transferred		Date transfe was made
	Name of trust					

Debtor 1 LaTash Case 16-03660 Doc 1 Filed 02/03/416 Entered 02/07/416 Ak3i25:00 Desc Main

Debtor 1 LaTash Case 16-03660 First Name

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

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Middle Name Document Page 44 of 65

20.	or tr Inclu	ansferred?	s, money mar	ket, or other finan	cial account			n your name, or for you		
	<b>✓</b>	No Yes. Fill in the detai	s.							
					Last 4	1 digits of accou er	nt Type of instrun	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was F	aid aid		— xxxx	-		ecking <i>r</i> ings		
		Number Street						ney market okerage		
		City	State	Zip Code			Oth	•		
		Person Who Was F	aid aid		XXXX	-		ecking vings		
		Number Street						ney market kerage		
		City	State	Zip Code			Oth	=		
21.	valu	<b>rou now have, or d</b> i <b>ables?</b> No Yes. Fill in the detai		within 1 year bei		d for bankruptcy,		t box or other depositor		Do you still have it?
		Name of Financial	Institution		Name					☐ No
		Number Street			Number	Street				Yes
		City	State	Zip Code	City	State	Zip Code			
22.	Have	e you stored prope	rty in a stora	nge unit or place	other than	your home withi	n 1 year before y	ou filed for bankruptcy	?	
	<b>☑</b>	No Yes. Fill in the detai	s.							
					Who else	had access to it	?	Describe the contents	3	Do you still have it?
		Name of Storage F	acility		Name					☐ No ☐ Yes
		Number Street			Number	Street				
		Citv	State	Zip Code	Citv	State	Zip Code			

art 9:		irst Name Ientify Property You Hol	Id or Control	Docum I for Some		ge 45 of 65		
	00 yo	<b>u hold or control any propert</b>				pperty you borro	owed from, are storing for, or hold in tru	ist for someone.
L	<u> </u>	es. Fill in the details.		Where is th	ne property?		Describe the contents	Value
	_						_	
	(	Owner's Name		Number Str	eet			
	1	Number Street		City	State	Zip Code	-	
	(	City State	Zip Code	_				
Part 1	0: (	Give Details About Envi	ronmental In	formation				
For th	e pur	pose of Part 10, the following de	efinitions apply:					
Repoi	Site or u Haz toxiont all re		oroperty as define, including dispos g an environmental, pollutant, conta	d under any en sal sites. al law defines a aminant, or simi	vironmental law, as a hazardous v ilar term. ess of when the	whether you now vaste, hazardous so	·	
				Governme	ntal unit		Environmental law, if you know it	Date of notice
	1	Name of site		Government	al unit		-	
	1	Number Street		Number Str	eet		-	
	(	City State	Zip Code	City	State	Zip Code	-	
25. F	lave	you notified any government	al unit of any re	lease of haza	rdous material	?		
[ [	N N	lo es. Fill in the details.						
				Governme	ntal unit		Environmental law, if you know it	Date of notice
	1	Name of site		Government	al unit		-	l <del></del>
	1	Number Street		Number Str	eet		-	

Debtor 1 LaTash Case 16-03660 Doc 1 Filed 02/03/416 Entered 02/03/07/416 /43/25:00 Desc Main

Debt	or 1	LaTash Case 16-0 First Name	3660 Doc 1 Middle Name		d 02/107/16 ocumethtme	Entered @ Page 46 of	2/07/16 65	6 A23425: <u>00</u>	Desc Main	
26.	Hav	e you been a party in a	ny judicial or adminis	strative p	roceeding under	any environmen	tal law? Ir	nclude settlements	and orders.	
	<b>✓</b>	No								
		Yes. Fill in the details.		Car			Na	otuwo of the coop		Ctatus of the
				Col	irt or agency		Na	ature of the case		Status of the case
		Case title								Pending
		<del></del>		Cou	ırt Name					On appeal
				Nun	nber Street					Concluded
		Case number		City	Stat	e Zip Cod	de			Contolucio
Part	11.	Give Details Abou	t Vour Business			•				
27.	With	nin 4 years before you f	iled for bankruptcy,	did you o	wn a business o	r have any of the	following	connections to any	/ business?	
			self-employed in a trac	•		•	or part-tim	ne		
		A member of a limit  A partner in a partn	ed liability company (L ership	LC) or IIm	lited liability partne	rsnip (LLP)				
			or managing executive	of a corp	oration					
		An owner of at leas	t 5% of the voting or ed	quity secu	rities of a corporati	on				
		No. None of the above a		4=: a  b a a.		_				
	Ц	Yes. Check all that apply	above and fill in the de	taiis beio\		s. ature of the busin	ness	Employer Ide	entification numb	er Do not
									al Security number	
		Business Name						EIN:		
		Number Street						Dates busine	ss existed	
					Name of accou	ntant or bookkee	eper			
		City	tate Zip Co	de				From	To	_
					Describe the na	ature of the busin	ness		entification numb	
		Business Name						EIN:		
		Number Street						Dates busine	ss existed	
					Name of accou	ntant or bookkee	eper			
		City S	tate Zip Co	de				From	To	<u> </u>
					Describe the na	ature of the busin	ness		entification numb	
									al Security numbe	er or IIIN.
		Business Name						EIN:		
		Number Street			Name of accou	ntant or bookkee	eper	Dates busine	ss existed	
		City S	tate Zip Co	de				From	То	
		•	,						<del>-</del> -	

Debtor		ed 02/03/416 Entered 02/07/116/112:25:00 Desc Main
	First Name Middle Name Do	ocument Page 47 of 65
	reditors, or other parties.	give a financial statement to anyone about your business? Include all financial institutions,
Ŀ	✓ No  Yes. Fill in the details below.	
		Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 1	2: Sign Below	
an	nd correct. I understand that making a false statement,	Affairs and any attachments, and I declare under penalty of perjury that the answers are true t, concealing property, or obtaining money or property by fraud in connection with a aprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/7/2016	Date
Di ✓	id you attach additional pages to Your Statement of Fir	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	Yes	
Di	id you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
	No Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,
		Declaration, and Signature (Official Form 119).

## **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

re	LaTasha Madden		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE O	F COMPENSATION C	F ATTORNEY FOR D	EBTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. If year before the filing of the petition in bankruptcy, in connection w ith the bankruptcy case is as follows:	, or agreed to be paid to me, for service		
	For legal services, I have agreed to accept			\$4,000.0
	Prior to the filing of this statement I have received	d		\$400.0
	Balance Due			\$3,600.0
2.	The source of the compensation paid to me was: Debtor	Other (specify)		
3.	The source of the compensation paid to me is:  Debtor	Other (specify)		
4.	I have not agreed to share the above-disclosmembers and associates of my law firm.	sed compensation with any other perso	on unless they are	
	I have agreed to share the above-disclosed members or associates of my law firm. A control the people sharing in the compensation, is a	ppy of the agreement, together with a li		
5.	In return for the above-disclosed fee, I have agre a. Analysis of the debtor's financial situation			n in bankruptcy;
	b. Preparation and filing of any petition, so	hedules, statements of affairs and plan	n which may be required;	
	c. Representation of the debtor at the mee	eting of creditors and confirmation hea	ring, and any adjourned hearings there	eof;
	d. Representation of the debtor in adversa	ry proceedings and other contested ba	ankruptcy matters;	
6.	By agreement with the debtor(s), the above-disc	losed fee does not include the followin	g services:	
		CERTIFICATION	N	
	certify that the foregoing is a complete statement edings.	of any agreement or arrangement for p	payment to me for representation of the	e debtor(s) in this bankruptcy
	2/7/2016		/s/ Brenda Likavec 27224-64	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	·

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

LM

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### **B.** AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

-hM

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

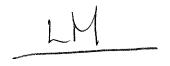
- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
  - Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$400.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 400.00 toward the flat fee, leaving a balance due of \$ 3600.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 02/01/2016

Signed:

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

LM

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-03660 Doc 1 Filed 02/07/16 Entered 02/07/16 13:25:00 Desc Main UNITED STATES BANKBURGOURT Northern District of Illinois

In re:	Madden, LaTasha	Case No		
	Debtor(s)	Chapter.	Chapter13	
	VERIFICATIO	N OF CREDITOR MAT	RIX	
	The above named Debtors hereby verify that the a	ttached list of creditors is true a	nd correct to the best of their knowle	dge.
Date:	2/7/2016	/s/ Madden, LaTasha Madden, LaTasha	a	_

Signature of Debtor

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007

NORTH AMERCN POB 182221 CHATTANOOGA , TN 37422

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

City of Chicago Department of Revenue 121 North LaSalle Street Chicago , IL 60602

Cavalry Investments, LLC 500 Summit Lake Dr Ste 400 Valhalla , NY 10595

Exeter Finance Corp P.O. Box 166008 Irving , TX 75016

DirecTV P.O. Box 6550 Greenwood Village , CO 80155 Case 16-03660 Doc 1 Filed 02/07/16 Entered 02/07/16 13:25:00 Desc Main

Part 6: Answer These Qu	estions for Reporting Purposes	s			
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.		y is excluded and administrative expenses are		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000  ☐ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000  ☐ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below	I have examined this potition, an	ad I doctors under populty of perius	ry that the information provided is true		
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	× /s/ LaTasha Madden	The book x			
	Signature of Debtor 1	Signatur	re of Debtor 2		
Executed on					

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		Docur	ment	Page 62 of 65	<u>5</u>	
Fill in this infor	mation to identify your case	э:				
Debtor 1	LaTasha First Name	Middle Name	Mado Last I	len Name		
Debtor 2 (Spouse, if filin		Middle Name	Last			
United States E	Bankruptcy Court for the:	Northern	District of I		·	
	Form 106De	<u>C</u> n Individual De	htor's	Schedules	]	Check if this is an amended filing
		r, both are equally responsil	· · · · · · · · · · · · · · · · · · ·		tion.	1210
	ud in connection with a l			•	lse statement, concealing prop nment for up to 20 years, or bo	
Part 1: Sigr	n Below					
Did you p	ay or agree to pay some	one who is NOT an attorney	to help you	fill out bankruptcy for	rms?	
<b>☑</b> No						
Yes.	Name of person			n Bankruptcy Petition F	Preparer's Notice, Declaration, an	d

Entered 02/07/16 13:25:00 Case 16-03660 Doc 1 Filed 02/07/16 Page 63 of 65 number (if known) Document Mangen LaTasha Debtor 1 First Name Middle Name 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Date issued MM/DD/YYYY Name Number Street City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2 Date Date 2/1/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? **V** No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119)

	First Name		Middle Name	Last Name		
16.	Calculate the	median family income	that applies to you.	Follow these steps:		Managaria Artica da corregio e consiste de actividad e la companya de la companya de la companya de la companya
	16a. Fill in the	state in which you live.		Illinois		
	16b. Fill in the	number of people in you	ur household.	4		
	To find a	median family income for list of applicable median available at the bankrupto	n income amounts, go		pecified in the separate instructions for this form. This list may	\$86,818.00
17.	How do the li	nes compare?				
					, check box 1, <i>Disposable income is not determined under 11</i> able Income (Official Form 122C-2).	
	§ 13		and fill out Calculatio		eck box 2, <i>Disposable income is determined under 11 U.S.C.</i> <b>ome (Official Form 122C-2).</b> On line 39 of that form, copy	
Part	3: Calculat	e Your Commitme	nt Period Under	11 U.S.C. §1325(	b)(4)	
18.		tal average monthly in				\$1,286.03
19.	Deduct the modern commitment per	narital adjustment if it eriod under 11 U.S.C.§1	<b>applies.</b> If you are mar 325(b)(4) allows you to	ried, your spouse is no deduct part of your sp	ot filing with you, and you contend that calculating the louse's income, copy the amount from line 13.	
	19a. If the ma	rital adjustment does not	apply, fill in 0 on line 19	9a		-\$0.00
		t line 19a from line 18.				\$1,286.03
20.	Calculate you	r current monthly inco	ome for the year. Follo	w these steps:		¢4 396 03
	20a. Copy line	e 19b.				\$1,286.03
	Multiply b	y 12 (the number of mor	nths in a year).			x 12
	20b. The resu	It is your current monthly	income for the year for	r this part of the form.		\$15,432.36
	20c. Copy the	median family income fo	or your state and size of	household from line 1	6c.	\$86,818.00
21.	How do the li	•				
	Second .	s less than line 20c. Unle years. Go to Part 4.	ss otherwise ordered by	y the court, on the top	of page 1 of this form, check box 3, The commitment	
		s more than or equal to li nt period is 5 years. Go to		se ordered by the cour	t, on the top of page 1 of this form, check box 4, The	
Part	4: Sign Be	low				
	By signing	here, I declare under pe	enalty of perjury that the	information on this st	atement and in any attachments is true and correct.	
	🗶 /s/ L	.aTasha Madden 📈	llalla M	X X	Manager.	
		ture of Debtor 1			Signature of Debtor 2	
	Date	2/1/2016			Date	
		MM/DD/YYYY			MM/DD/YYYY	1
		cked 17a, do NOT fill ou cked 17b, fill out Form 12		form. On line 39 of th	at form, copy your current monthly income from line 14 above.	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Madαen, La Iasna  Debtor(s)	Case No		
		Chapter	Chapter13	·····
	VERIFIC	CATION OF CREDITOR MATE	RIX	
	The above named Debtors hereby verify the	nat the attached list of creditors is true an	d correct to the best of their knowled	lge.
Date:	2/1/2016	/s/ Madden, LaTasha	Latata Hada	
	2 112010	Madden, LaTasha (	Juan Church	

Signature of Debtor